

# Human Resource Development Climate and Employee Service Behavior in Banks: The Mediating Role of Organizational Commitment

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## ABSTRACT

*The human resource department strives to create a conducive environment for enhancing employee commitment and service behavior. The present study attempts to investigate the relationship between human resource development climate and employee service behavior with organizational commitment as mediating variable. For our study, a sample size of 543 employees of private and public sector banks from Delhi, Faridabad, Gurugram and Noida region were taken. The results indicated that HRD climate had a partial direct effect on employee service behavior and an indirect effect through organizational commitment. The empirical results showed the importance of HRD climate and its influence on employee services behavior. The findings of our study provide managerial implications for banks that strategies should be formulated to enhance employee organizational commitment and employee service behaviour which in turn lead to better consumer experience.*

**Keywords:** *Human Resource Development Climate, Organizational Commitment, Mediation, Public and Private Sector Banks*

## INTRODUCTION

Globalization, technological advancements, increasing competition and innovative marketing practices have resulted in a dynamic and challenging business environment especially for the service sector organizations (Garavan et al., 2002; Guchait & Cho, 2010; Uraon, 2018). Advancements

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in telecommunications and information technology have led to re-designing of the organizational strategies of service sector organizations (Pradhan & Dash 2019; Knights & McCabe, 2003). The traditional banking sector is also experiencing challenging times as financial institutions like payment banks, online transaction platforms and other non-banking financial corporation have posed a completely unseen technological threat to traditional banking (Dadhabai & Mounika, 2018; Mittal, Gupta & Motiani, 2016). Thus, the banking sector has to re-strategize their customer attention and retention strategies by offering customized products and dedicated customer services (Malhotra & Mukherjee, 2004; Mittal, Gupta & Motiani, 2016; Muduli, 2015; Ohnemus, 2009; Otoo, 2019). A challenge faced by banks is that customized service is not possible without genuine employee support and thus banks are implementing employee-friendly strategies.

Employee service behavior is a feasible approach to provide best in class services to customers resulting for the mutual benefit of the employee, customer and organization. Employee service performance affects customer's perception of the quality of service and leads to both attitudinal and behavioural loyalty (Pradhan & Dash 2019; Ueno, 2014). Effective human resource practices create positive customers perceptions and competitive advantage for service organizations (Browning, 2006; Kuvaas & Dysvik, 2010; Pradhan & Dash, 2019; McMurray et al., 2004). Hence, human resource department in banking industry aim to create progressive human resources development climate. Various HRD practices like learning, training, information system, rewards, recognition etc. have been reported by previous researchers as significant predictors of HRD climate and organizational efficiency (Chaudhary, Rangnekar & Barua, 2012; Hassan et al., 2006; Mittal, Gupta & Motiani, 2016; Mufeed & Gurkoo, 2006). To achieve the service-oriented objective, banks are adopting employee development practices to increase employee commitment which lead to customer delight. Previous literature has also concluded that employee commitment affects overall organizational effectiveness, organizational citizenship behavior, employee job performance, job satisfaction, motivation, lower absenteeism, turnover intention etc. (Kuvaas & Dysvik, 2010; Sabine & Pascal, 2011). Although previous researchers examined the relationship of organizational commitment with factors such as employee turnover, employee satisfaction, conflict management & role stress, HRM practices etc., but there are limited

studies on the empirical linkage of HRD climate and employee service behavior (Mohanty & Routray, 2009; Otoo, 2019; Raub & Liao, 2012; Srimannarayan, 2009). The present study fills this gap in the academic literature by studying the relationship of HRD climate, organizational commitment and employee service behavior. The study also tries to find the influence of HRD climate on employee service behavior by taking organizational commitment as a mediator.

## LITERATURE REVIEW

### HRD Climate

Werner and DeSimone (2006) defined HRD climate as “a set of systematic and planned activities designed by an organization to provide its members with the opportunities to learn necessary skills to meet current and future job demands”. According to Hamlin and Stewart (2011) “HRD is, in essence, any process or activity that helps or enables individuals, groups, organizations or host systems to learn, develop and change behavior for the purpose of improving or enhancing their competence, effectiveness, performance and growth”. HRD climate is an organization internal environment which is the outcome of behavior of members of organizations especially top management (Muduli, 2015; Otoo, 2019). HRD climate is focused towards learning and development opportunities that help to achieve business goals and improve organizational performance (Armstrong & Baron, 2002; Mishra & Bhardwaj, 2002; Mittal, Gupta & Motiani, 2016; Raub & Liao, 2012; Rao & Abraham, 2010). Hassan et al. (2006) reiterated that measure of HRD climate included top management’s concern, employees’ welfare, congenial work environment, value for employees, camaraderie, openness, freedom for experimentation, team spirit and trust. HRD climate results in competent, satisfied and dynamic workforce that in turn improve organizational effectiveness (Mohanty & Routray, 2009; Mittal, Gupta & Motiani, 2016; Raub & Liao, 2012; Srimannarayan, 2009). HRD climate also facilitates implementation of managerial practices resulting in the achievement of firms’ goals (McMurray et al., 2004; Muduli, 2015; Otoo, 2019; Dadhabai & Mounika, 2018; Kuvaas & Dysvik, 2010). Overall HRD climate improves organizational internal environment, employee commitment, employee satisfaction and retention (Srimannarayan, 2009; Uraon, 2018). The present study uses Rao and Abraham (1986) notions about HRD climate with three-dimensional perspectives of HRD

Climate viz. HRD mechanisms, general climate and OCTAPAC culture. According to Rao and Abraham (1986) the senior management and line manager's consideration towards human resource development is a part of the general climate. The items related to openness, confrontation, proactiveness, authenticity, trust, autonomy, and collaboration are part of the OCTAPAC dimension & HRD mechanisms (also refers HR Practices). It deals with successful implementation of processes like potential appraisal, performance evaluation, career planning, feedback system, employee counselling & employee welfare in the organization Rao and Abraham (2010).

### **Organizational Commitment**

Organizational commitment is referred to as employee's devotion and loyalty towards his organization (Hassan, 2012). It influences employees' intention to stay, employee performance and productivity (Dixit & Bhati, 2012; Guchait & Cho, 2010; Malhotra & Mukherjee 2004; McMurray et al., 2004; Pool, 2007; Sabine & Pascal, 2011). Several studies reported that effective employee commitment improve organizational performance (Guchait & Cho, 2010; Malhotra & Mukherjee, 2004; Pattnaik & Sahoo, 2019; Uraon, 2018). Previous studies have also reported that HRD Practices have a positive relationship with organizational commitment (Singh & Chaudhary, 2018; Uraon, 2018). In a service context, employee commitment is responsible for higher employee motivation and lower employee absenteeism. Organizational commitment imbibes a sense of willingness in employees to put extra effort in the job and hence positively influence the service level (Castro et al., 2004; Guchait & Cho, 2010; Ueno, 2014). Meyer and Allen (1997) created well-respected and most recognized instrument – The total commitment questionnaire (TCM) to measure organizational commitment. The TCM questionnaire measures – affective commitment, which is similar to Becker (1960) side bet theory and normative commitment which is in line with Wiener (1982) loyalty-based theory.

### **Employee Service Behaviour**

According to Raub and Liao (2012) “Service behaviours include formalized job descriptions and service scripts, and also consist of completing core service tasks using standard service procedures”. Employees' efforts to

help customers feel comfortable by providing them service is termed service behavior (Bettencourt & Brown, 1997; Raub & Liao, 2012). It can also be understood as an interaction between customer and service provider (Liao & Chuang, 2004; Browning, 2006). Previous researchers have defined it in terms of employee contribution towards organizational performance and classified service behavior as “role-prescribed” and “extra-role service behavior” (Raub & Liao, 2012; Tsaur & Lin, 2004). Role prescribed service behavior can be derived from workplace rules and obligations specified in job analysis and performance appraisal formats. Performance-driven HRM behavior is responsible for creating service-oriented behavior (Ueno, 2014). In Service organizations, the KSA’s (Skill, Knowledge, Abilities) and employee action is responsible for customer satisfaction (Liao & Chuang, 2004). Service behavior is also significantly related to service quality (Raub & Liao, 2012; Tsaur, Chang & Wu, 2003; Ueno, 2014). Thus, literature provides evidence of the relationship of human resource practices, employee service behavior and organizations performance (Kuvaas & Dysvik, 2010; Raub & Liao, 2012; Uraon, 2018). Employee performance and commitment can be improved by various HRD interventions and relevant trainings which improve customer service (Bhatnagar, 2007; Jago & Deery, 2002; Kuvaas & Dysvik, 2010; Mishra & Bhardwaj, 2002). Hence, organizations’ investment in HRD practices is very important as it leads to enhanced employee capabilities, performance, commitment and satisfaction and in turn contributes to overall organizational effectiveness (Marimuthu et al., 2009; Uraon, 2018; Mohanty & Routray, 2009).

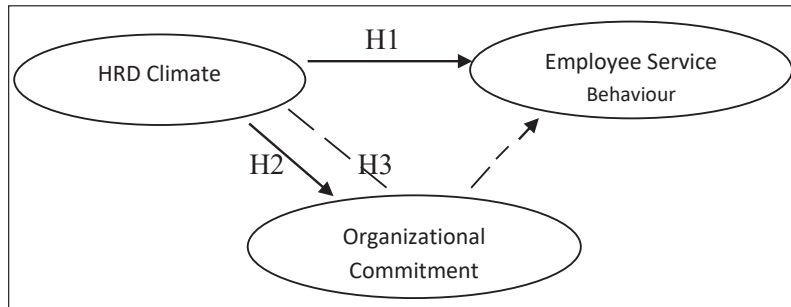
### **Conceptual Framework**

The present study is an effort to investigate the relationship of HRD climate on employee service behavior in Indian banks by considering organizational commitment as a mediator. From the literature survey HRD climate, organizational commitment and employee’s service behavior are identified as research variables and the relationship between these variables is examined. Fig. 1 shows the diagrammatic representation of the conceptual model. Human resource development (HRD) is taken as the independent variable (IDV), organizational commitment is a dependent and mediating variable (MDV), and employee service behavior is taken as a dependent variable (DV). Thus, the following hypotheses are proposed for our study:

H1: HRD climate dimensions are positively & significantly related to employee service behaviour.

H2: HRD climate dimensions are positively & significantly related organizational commitment.

H3: HRD climate dimensions are positively & significantly related to employee service behaviour by considering organizational commitment as a mediator.



**Fig. 1. Relationship between HRD Climate, Organizational Commitment and Employee Service Behaviour**

## RESEARCH METHODOLOGY

### Sample and Data Collection

The population for our study is employees of public and private sector banks. A total of 800 respondents were selected through convenience sampling and questionnaires were distributed through personal interaction, mails, google forms etc. A total of 645 questionnaires were received out of which 142 were incomplete and discarded for study. In total, 543 complete questionnaires were deemed fit for data analysis. The sample consisted of 324 males (59.8%) and 219 females (40.1%). Out of total respondents, 387 respondents (71.3%) were married and 156 (28.7%) were unmarried. From the educational point of view, 369 respondents (67.9%) were above graduate level and 174 (32.1%) were graduate or below graduate.

### Development of Instrument

The questionnaire of our study was adopted from previous research work. Table 1 describes the dimension, instrument and scale used in our study.

**Table 1: Development of Instrument**

Dimension	Instrument	Scale
HRD Climate	38 items instrument developed by Rao & Abraham (1986)	1 - not at all true to 5 - almost always true
Organizational Commitment	18 item instrument developed by Meyer & Allen (1991, 1993, 1997)	1- strongly disagree; 5- strongly agree
Employee Service Behaviour	5 items scale developed by Bettencourt & Brown (1997)	1- strongly disagree; 5- strongly agree

## DATA ANALYSIS

### Reliability and Validity of Constructs

To analyze the data SPSS version 21 and AMOS version 21 were used. To assess reliabilities of multi-item scale, Cronbach's alpha values were calculated (as shown in Table 2). Validation of measurement model and structural model was tested through Structural Equation Modelling (Byrne, 2001; Tabachnick & Fidell, 2001).

**Table 2: Reliability of Construct**

	No. of Items	Item Loading	Cronbach's $\alpha$
Aff-Com	4	0.79 - 0.87	0.89
Con-Com	4	0.74 - 0.80	0.84
Nor-Com	3	0.68 - 0.80	0.82
HRD Mechanism	12	0.73 - 0.85	0.94
General Climate	11	0.71 - 0.80	0.94
HRD culture	9	0.71 - 0.80	0.92
ES	4	0.62 - 0.90	0.85

### Measurement Model

The analysis included exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) for identification and assessment of the validity of HRD climate, organizational commitment and employee service behaviour construct as shown in Table 3.

**Table 3: Discriminant Validity of Constructs**

	<b>Aff Com</b>	<b>Con- Com</b>	<b>Nor- Com</b>	<b>HRD Mech- anism</b>	<b>General Climate</b>	<b>HRD Cul- ture</b>	<b>Em- ployees Service Behav- iour</b>
AffCom	0.83						
ConCom	.46**	0.77					
NorCom	.56**	.45**	0.78				
HRD Mecha- nism	.46**	.45**	.49**	0.77			
General Cli- mate	.51**	.49**	.47**	.75**	0.76		
HRD culture	.49**	.46**	.43**	.71**	.70**	0.74	
Employees Ser- vice Behaviour	.44**	.42**	.44**	.37**	.42**	.42**	0.77
Mean	3.32	2.96	3.1	3.54	3.66	3.26	3.75
SD	0.75	0.66	0.68	0.79	0.83	0.71	0.81
CR	0.9	0.82	0.82	0.94	0.94	0.91	0.85
AVE	0.7	0.6	0.61	0.59	0.58	0.55	0.6

\*\* Significant correlation at 0.01 level (2-tailed).

Note: Non-Diagonal values represent correlation coefficients and diagonal value represent squared root of AVE.

Three constructs of HRD climate scale namely HRD mechanism (12 items), general climate (11 items) and HRD culture (9 items) were identified by the CFA model. Various fit indices ( $\chi^2/df = 2.30$ , CFI = .95, REMSA = .49) were referred for suitable model fit. Similarly, three construct namely: AffCom (affective commitment) - 4 items, NorCom (normative commitment) - 3 items, and ConCom (continuous commitment) – 4 items were tested for acceptable goodness of fit through CFA ( $\chi^2/df = 2.08$ , CFI = .98, REMSA = .045) (Byrne, 2001; Tabachnick & Fidell, 2001). Furthermore, only 4 out of 6 items were loaded on a single construct of employee service behavior and fit indices ( $\chi^2/df = 2.29$ , CFI = .99, REMSA = .49) were in the acceptable range and indicative of instrument validity.

## DISCUSSION

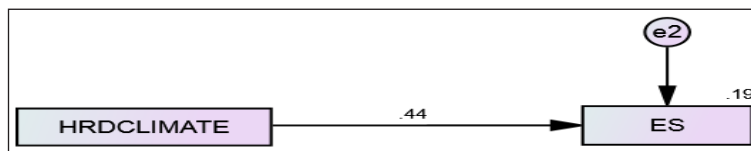
In the study, we first checked whether the independent variable (HRD Climate) relates to the dependent variable (employee service behaviour

- ES). In the next step the relationship between the independent variable (HRD Climate) and mediating variable organizational commitment (OrgCom) was checked. In the third stage the mediating effect of organizational commitment (OrgCom) on the relationship of independent (HRD Climate) and dependent variable (Employee Service Behavior-ES) was checked. All these relationships were tested with the help of regression analysis in SPSS and AMOS.

In the first instance, we regressed employee service behavior (ES) on HRD climate and found a significant and positive relationship with  $\beta = .43$ ,  $p < 0.01$  (Fig. 2). This particular result satisfies the first condition i.e. significant relationship exists between DV (employee service behaviour) & HRD climate (IDV). Thus; the first hypothesis of the study is accepted HRD climate dimensions are positively & significantly related with Employee Service Behavior as shown in Table 4.

**Table 4: Impact of HRD Climate on Employee Service Behaviour (ES)**

Hypothesized Paths	Direction	Beta Estimate	Sig. Level	Decision
HRD Climate---- ES	+	0.43	$p < 0.01$	Supported



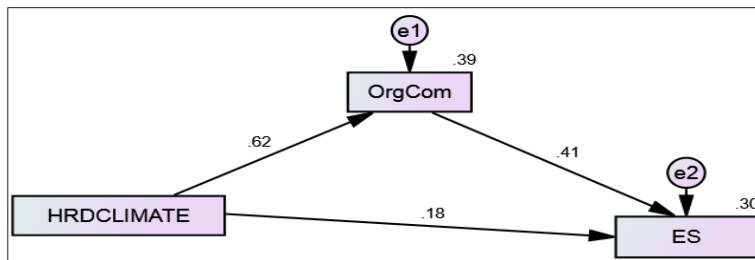
**Fig. 2: Relationship between HRD Climate and Employee Service Behavior**

Later, bootstrapping analysis was performed with 2,000 sub-samples for estimation of path coefficients ( $\beta$ ). Further, Organizational commitment (MDV) was regressed on HRD Climate (IDV) and this relationship was also found to be significant with  $\beta = .62$ ,  $p < 0.01$  (Fig. 3) (Table 5).

**Table 5: Impact of HRD Climate on organizational Commitment (OrgCom)**

Hypothesized Paths	Direction	Beta Estimate	Sig. Level	Decision
HRD Climate----OrgCom	+	0.62	$p < 0.01$	Supported

Lastly; the effect of mediating variable organizational commitment (OrgCom) was checked on the relationship of HRD climate and employee service behavior (ES). It was observed that a significant yet weak relationship exist between HRD climate and employee service behavior (Fig. 3). Thus; it can be concluded that organizational commitment partially mediates the relationship between HRD climate and employee service behaviour. Thus, there is a statistically significant indirect effect of HRD climate on employee service behavior through organizational commitment (Table 6). This suggests that, an organizational commitment was one meditational pathway, but certainly not the only one.



**Fig. 3: Relationship between HRD Climate and Employee Service Behaviour by Considering Organizational Commitment as Mediator**

**Table 6: Mediating Effect of Organizational Commitment on HRD Climate and Employee Service Behaviour**

Hypothesis	Direct Effect	Indirect Effect	Result
HRD Climate—OrgCom---ES	.18**	.26**	Partial Mediation

\*\*= p<.001

## CONCLUSION

The influence of HRD Climate on organizational commitment, employee service behavior and service quality has been studies previously (Hamlin, & Stewart, 2011; Mishra & Bhardwaj, 2002; Mittal, Gupta & Motiani,

2016; Uraon, 2018; Ueno, 2014). However, there are limited studies on the role of organizational commitment on employee service behavior. The present study attempts to fill this research gap and tries to explore the influence of HRD climate on organizational commitment. The results of our study show that a significant relationship exists between HRD climate and organizational commitment which are in accordance with previous literature (Garavan et al., 2002; Singh & Chaudhary, 2018; Kuvaas & Dysvik, 2010; Mittal, Gupta & Motiani, 2016; Uraon, 2018). The study also investigates mediating role of organizational commitment on the relationship of HRD climate and employee service behavior. The results indicate that HRD climate practices are responsible for improving employee service behavior. Also, employee commitment has also significant role in improving the relationship between HRD climate and employee service behavior. HRD climate significantly predicts organizational commitment and which in turn has a significant influence on employee service behavior i.e. employees with higher organizational commitment level are more willing to put extra efforts into their jobs.

## **MANAGERIAL IMPLICATIONS**

The study has managerial implications for HR practitioners of the banking sector. The findings of our study suggest that managers should formulate a policy framework for creating an environment that enhances employee organizational commitment, sense of belongingness and loyalty which in turn will improve the service behavior of employees. This would result in the mutual benefit of banks, employees and customers.

## **SCOPE FOR FUTURE RESEARCH**

The scope of the present study is limited to Delhi and its nearby areas. Also, the study is conducted only on the banking sector employees and there is a scope of conducting similar studies in other service sectors like hospitality, insurance and telecom etc. Furthermore, the study is focused only on employees' perspective and their perceptions towards organizational commitment and service behavior. Future research in the area could include consumer perspective and their experience of service quality.

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